

Certificate Number: 15317-PAE-DE-039916596

Bankruptcy Case Number: 19-12974



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 28, 2025, at 1:01 o'clock PM PDT, Richard M Gaines completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 28, 2025 By: /s/Marvin Dela Cruz

Name: Marvin Dela Cruz

Title: Credit Counselor